

II. Inventor Search Results from Dialog

Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2010/Aug (Updated 101124)
(c) 2010 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-201050
(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20101216|UT=20101209
(c) 2010 WIPO/Thomson

File 350:Derwent WPIX 1963-2010/UD=201081
(c) 2010 Thomson Reuters

Set	Items	Description
S1	229	AU=SHARMA D?
S2	3	S1 AND ((INVOICE? ? OR INVOICING OR BILLING OR BILL OR BILLS OR BILLED) (4N) (PAYMENT? ? OR PROCESS? OR PAY? ? OR PAYING - OR PRESENTMENT OR PRESENTATION)) (2S) ((USER OR USERS OR CUSTOMER? ? OR CONSUMER? ?) (4N) (PROFILE? ? OR HISTOR? OR CONTEXT? OR PREFERENCE? ?))

2/3/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2010 European Patent Office. All rts. reserv.

01802231

Integrated payment system and method
Integriertes Zahlungssystem und Methode
Systeme et methode integres de paiement
PATENT ASSIGNEE:

Metavante Corporation, (3984382), 4900 West Brown Deer Road, Brown Deer, Wisconsin 53223, (US), (Applicant designated States: all)

INVENTOR:

Amalraj, Peter, 3094 Etrucsan Drive, San Jose, CA 95135, (US)
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Srinivasan, Shankar, 12069 Jamestown Court, Saratoga, CA 95134, (US)
Sharma, Dushyant, 109 Shaftsbury Avenue, Richmond Hill, Ontario L4C 0G5, (CA)

LEGAL REPRESENTATIVE:

Roberts, Gwilym Vaughan et al (78342), Kilburn & Strode 20 Red Lion Street, London WC1R 4PJ, (GB)

PATENT (CC, No, Kind, Date): EP 1471475 A2 041027 (Basic)
EP 1471475 A3 070905

APPLICATION (CC, No, Date): EP 2004252006 040402;

PRIORITY (CC, No, Date): US 423842 030425

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;

HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK
INTERNATIONAL PATENT CLASS (V7): G07F-019/00
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
G07F-0019/00 A I F B 20060101 20040713 H EP

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200444	2032
SPEC A	(English)	200444	15135
Total word count - document A			17170
Total word count - document B			0
Total word count - documents A + B			17170

2/3/2 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00844329 **Image available**

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND PROCESSES
SYSTEMES ET PROCEDES DE PRESENTATION ET DE PAIEMENT DE FACTURES
ELECTRONIQUES

Patent Applicant/Assignee:

DERIVION CORPORATION, Suite 1750, 950 East Paces Ferry Road N.E.,
Atlanta, GA 30326, US, US (Residence), US (Nationality)

Inventor(s):

SHARMA Dushyant, 203 Valleymead Drive, Richmond Hill, Ontario L4B
3S4, CA,

Legal Representative:

PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree
Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200177938 A2-A3 20011018 (WO 0177938)

Application: WO 2001US10138 20010329 (PCT/WO US0110138)

Priority Application: US 2000543938 20000406

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15631

2/3/3 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012255405 - Drawing available

WPI ACC NO: 2002-195454/200225

XRPX Acc No: N2002-148533

Electronic bill presentation and payment system for oil companies, retrieves billing information from common document model stored in database and outputs to bill payers

Patent Assignee: DERIVION CORP (DERI-N); METAVANTE CORP (META-N)

Inventor: SHARMA D

Patent Family (5 patents, 94 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update
WO 2001077938	A2	20011018	WO 2001US10138	A	20010329	200225 B
AU 200151103	A	20011023	AU 200151103	A	20010329	200225 E
EP 1261931	A2	20021204	EP 2001924452	A	20010329	200280 E
			WO 2001US10138	A	20010329	
AU 784696	B2	20060601	AU 200151103	A	20010329	200705 E
US 7848972	B1	20101207	US 2000543938	A	20000406	201080 E

Priority Applications (no., kind, date): US 2000543938 A 20000406

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001077938	A2	EN	128	66	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200151103 A EN Based on OPI patent WO 2001077938
EP 1261931 A2 EN PCT Application WO 2001US10138

Based on OPI patent WO 2001077938

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR

Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2010/Dec W2
(c) 2010 The IET
File 9:Business & Industry(R) Jul/1994-2010/Dec 17
(c) 2010 Gale/Cengage
File 13:BAMP 2010/Dec 17
(c) 2010 Gale/Cengage
File 15:ABI/Inform(R) 1971-2010/Dec 18
(c) 2010 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2010/Dec 14
(c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Dec 20
(c) 2010 Dialog
File 35:Dissertation Abs Online 1861-2010/Nov
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Dec 20
(c) 2010 BLDSC all rts. reserv.
File 75:TGG Management Contents(R) 86-2010/Dec W2
(c) 2010 Gale/Cengage
File 95:TEME-Technology & Management 1989-2010/Oct W3
(c) 2010 FIZ TECHNIK
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Oct
(c) 2010 The HW Wilson Co.
File 148:Gale Group Trade & Industry DB 1976-2010/Dec 17
(c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 256:TecTrends 1982-2010/Nov W4
(c) 2010 Info.Sources Inc. All rights res.
File 275:Gale Group Computer DB(TM) 1983-2010/Nov 03
(c) 2010 Gale/Cengage
File 474:New York Times Abs 1969-2010/Dec 20
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Dec 20
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 610:Business Wire 1999-2010/Dec 20
(c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Dec 20
(c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Oct 25

(c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Dec 17
(c) 2010 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2010/Dec 15
(c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Dec 17
(c) 2010 Gale/Cengage
File 647:UBM Computer Fulltext 1988-2010/Dec W2
(c) 2010 UBM, LLC
File 674:Computer News Fulltext 1989-2006/Sep W1
(c) 2006 IDG Communications
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	2930	AU=(SHARMA, D? OR SHARMA D? OR SHARMA(2N)D?)
S2	0	S1 AND ((INVOICE? ? OR INVOICING OR BILLING OR BILL OR BILLS OR BILLED) (4N) (PAYMENT? ? OR PROCESS? OR PAY? ? OR PAYING - OR PRESENTMENT OR PRESENTATION)) (2S) ((USER OR USERS OR CUSTOMER? ? OR CONSUMER? ?) (4N) (PROFILE? ? OR HISTOR? OR CONTEXT? OR PREFERENCE? ?))

III. Text Search Results from Dialog

A. Patent Files, Full-text

Patent Literature: Full Text

Dialog files: 348,349

File 348:EUROPEAN PATENTS 1978-201050
(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20101216|UT=20101209
(c) 2010 WIPO/Thomson

Set	Items	Description
S1	41850	(INVOICE? ? OR INVOICING OR BILLING OR BILL OR BILLS OR BILLED OR CHARGE OR CHARGES OR CHARGED OR CHARGING) (4N) (PAYMENT? ? OR PROCESS? OR PAY? ? OR PAYING OR PAID OR REMIT OR REMITT? OR PRESENTMENT OR PRESENTATION)
S2	10897	(PORTFOLIO? ? OR ACCOUNT? ? OR AGGREGAT? OR BUNDL? OR GROUP? OR COLLECTION? ? OR POOL?) (4N) (CORRESPOND? OR ASSOCIAT? OR CORRELAT? OR RELATION? OR RELATE? ? OR RELATING OR COMPARE? ? OR COMPARA? OR COMPARA? OR MATCH??? OR LINK? OR BINDING OR BOUND OR CONNECT? OR INDEXED OR TIED)
S3	9224	(USER OR USERS OR CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? - OR INDIVIDUAL? ? OR PARTICIPANT? ? OR PAYOR? ? OR BUYER? ? OR PURCHASER? ? OR SHOPPER? ?) (4N) (PROFILE? ? OR HISTOR? OR CONTEXT? OR PREFERENCE? ? OR CHARACTERISTIC? ? OR HABIT? ? OR PATTERN? ? OR RECORD? ? OR PARTICULARS)
S4	10	S1(6N) (S2(3N) S3)

4/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02556817

Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen Umgebung

Procedes et systemes pour indiquer un paiement dans un environnement mobile
PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339, (US)
Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

... currency, and/or higher credit limit). Reporting of usage information and user requests can be used for supporting electronic currency, billing, payment and credit related activities, and/or for user profile analysis and/or broader market survey analysis and marketing (consolidated) list generation or other information derived, at least in part...

B. Patent Files, Abstract

Patent Literature: Non-Full Text

Dialog files: 347,350

File 347:JAPIO Dec 1976-2010/Aug(Updated 101124)

(c) 2010 JPO & JAPIO

File 350:Derwent WPIX 1963-2010/UD=201081

(c) 2010 Thomson Reuters

Set	Items	Description
S1	48227	(INVOICE? ? OR INVOICING OR BILLING OR BILL OR BILLS OR BILLED OR CHARGE OR CHARGES OR CHARGED OR CHARGING) (4N) (PAYMENT? ? OR PROCESS? OR PAY? ? OR PAYING OR PAID OR REMIT OR REMITT? OR PRESENTMENT OR PRESENTATION)
S2	2044	(PORTFOLIO? ? OR ACCOUNT? ? OR AGGREGAT? OR BUNDL? OR GROU- P? OR COLLECTION? ? OR POOL?) (4N) (CORRESPOND? OR ASSOCIAT? OR CORRELAT? OR RELATION? OR RELATE? ? OR RELATING OR COMPARE? ? OR COMPARI? OR COMPARA? OR MATCH??? OR LINK? OR BINDING OR BO- UND OR CONNECT? OR INDEXED OR TIED)
S3	964	(USER OR USERS OR CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? - OR INDIVIDUAL? ? OR PARTICIPANT? ? OR PAYOR? ? OR BUYER? ? OR PURCHASER? ? OR SHOPPER? ?) (4N) (PROFILE? ? OR HISTOR? OR CONTEXT? OR PREFERENCE? ? OR CHARACTERISTIC? ? OR HABIT? ? OR PAT- TERN? ? OR RECORD? ? OR PARTICULARS)
S4	10	S1(S) (S2(12N)S3)
S5	7	S4 AND IC=(G06F OR G06Q)

5/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0021164052 - Drawing available

WPI ACC NO: 2010-N44408/201076

Method for managing financial institution e.g. banks, accounts e.g. money market accounts, involves managing funds in set of linked financial

IV. Text Search Results from Dialog

A. NPL Files, Abstract

Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,95,99,256,474,475,583

File 2:INSPEC 1898-2010/Dec W2
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Nov
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Dec 20
(c) 2010 BLDSC all rts. reserv.
File 95:TEME-Technology & Management 1989-2010/Oct W3
(c) 2010 FIZ TECHNIK
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Oct
(c) 2010 The HW Wilson Co.
File 256:TecTrends 1982-2010/Nov W4
(c) 2010 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2010/Dec 20
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Dec 20
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

Set	Items	Description
S1	38591	(INVOICE? ? OR INVOICING OR BILLING OR BILL OR BILLS OR BILLED OR CHARGE OR CHARGES OR CHARGED OR CHARGING) (4N) (PAYMENT? ? OR PROCESS? OR PAY? ? OR PAYING OR PAID OR REMIT OR REMITT? OR PRESENTMENT OR PRESENTATION)
S2	221	(PORTFOLIO? ? OR ACCOUNT? ? OR AGGREGAT? OR BUNDL? OR GROUP? OR COLLECTION? ? OR POOL?) (4N) (CORRESPOND? OR ASSOCIAT? OR CORRELAT? OR RELATION? OR RELATE? ? OR RELATING OR COMPARE? ? OR COMPARI? OR COMPARA? OR MATCH??? OR LINK? OR BINDING OR BOUND OR CONNECT? OR INDEXED OR TIED)
S3	123	(USER OR USERS OR CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? - OR INDIVIDUAL? ? OR PARTICIPANT? ? OR PAYOR? ? OR BUYER? ? OR PURCHASER? ? OR SHOPPER? ?) (4N) (PROFILE? ? OR HISTOR? OR CONTEXT? OR PREFERENCE? ? OR CHARACTERISTIC? ? OR HABIT? ? OR PATTERN? ? OR RECORD? ? OR PARTICULARS)
S4	1	S1 AND S2 AND S3
S5	1	S4 NOT PY>2000

5/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC
(c) 2010 The IET. All rts. reserv.

05887453

Title: Moving off the mainframe

Author(s): Schick, M.E.

Journal: Public Utilities Fortnightly, vol.133, no.2, pp.27-8

Country of Publication: USA

Publication Date: 15 Jan. 1995

ISSN: 0033-3808

ISSN Type: print

SICI: 0033-3808(19950115)133:2L.27:MM;1-D

CODEN: PUFNAV

Language: English

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1995-009

Copyright: 1995, IEE

Abstract:reporting. Add in new order processing, customer identification, credit checks, service orders, work commitments, turn-on and shut-off, contract **history**, and **customer** complaints, and you realize that the CIS performs thousands of jobs each day. Even the most hard-nosed utility exec...
...and assist customers by providing companies with a full online view of prior contacts, easily accommodating customers who maintain multiple **account relationships** or multiple metering locations.
Prepackaged CIS computer software purchased from a commercial source or another utility can be tested, interfaced...

Identifiers: Customer Information System; utility; computer asset; **billing**; accounts receivable; collection **process**; financial control; financial reporting; new order processing; customer identification; credit checks; service orders; work commitments; turn-on; shut-off; contract **history**; **customer** complaints; century boundary; documentation; financial information; relational database scheme; mainframe environment

B. NPL Files, Full-text

Non-Patent Literature: Full Text

Dialog files: 9,13,15,16,20,75,148,160,275,610,613,621,624,634,636,647,674,810,813

File 9:Business & Industry(R) Jul/1994-2010/Dec 17
(c) 2010 Gale/Cengage

File 13:BAMP 2010/Dec 17

(c) 2010 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2010/Dec 18
 (c) 2010 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2010/Dec 14
 (c) 2010 Gale/Cengage
 File 20:Dialog Global Reporter 1997-2010/Dec 20
 (c) 2010 Dialog
 File 75:TGG Management Contents(R) 86-2010/Dec W2
 (c) 2010 Gale/Cengage
 File 148:Gale Group Trade & Industry DB 1976-2010/Dec 17
 (c) 2010 Gale/Cengage
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 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2010/Nov 03
 (c) 2010 Gale/Cengage
 File 610:Business Wire 1999-2010/Dec 20
 (c) 2010 Business Wire.
 File 613:PR Newswire 1999-2010/Dec 20
 (c) 2010 PR Newswire Association Inc
 File 621:Gale Group New Prod.Annou.(R) 1985-2010/Oct 25
 (c) 2010 Gale/Cengage
 File 624:McGraw-Hill Publications 1985-2010/Dec 17
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 File 634:San Jose Mercury Jun 1985-2010/Dec 15
 (c) 2010 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2010/Dec 17
 (c) 2010 Gale/Cengage
 File 647:UBM Computer Fulltext 1988-2010/Dec W2
 (c) 2010 UBM, LLC
 File 674:Computer News Fulltext 1989-2006/Sep W1
 (c) 2006 IDG Communications
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1055318	(INVOICE? ? OR INVOICING OR BILLING OR BILL OR BILLS OR BILLED OR CHARGE OR CHARGES OR CHARGED OR CHARGING) (4N) (PAYMENT? ? OR PROCESS? OR PAY? ? OR PAYING OR PAID OR REMIT OR REMITT? OR PRESENTMENT OR PRESENTATION)
S2	53972	(PORTFOLIO? ? OR ACCOUNT? ? OR AGGREGAT? OR BUNDL? OR GROUP? OR COLLECTION? ? OR POOL?) (4N) (CORRESPOND? OR ASSOCIAT? OR CORRELAT? OR RELATION? OR RELATE? ? OR RELATING OR COMPARE? ? OR COMPARA? OR MATCH??? OR LINK? OR BINDING OR BOUND OR CONNECT? OR INDEXED OR TIED)
S3	46283	(USER OR USERS OR CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ? -

OR INDIVIDUAL? ? OR PARTICIPANT? ? OR PAYOR? ? OR BUYER? ? OR PURCHASER? ? OR SHOPPER? ?) (4N) (PROFILE? ? OR HISTOR? OR CONTEXT? OR PREFERENCE? ? OR CHARACTERISTIC? ? OR HABIT? ? OR PATTERN? ? OR RECORD? ? OR PARTICULARS)

S4 94 S1(2S)(S2(12N)S3)
S5 40 S4 NOT PY>2000
S6 21 RD (unique items)

6/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02215086 Supplier Number: 25776582 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Online Banking: Oregon Credit Union Going Wireless
(First Tech Credit Union will offer free wireless banking to its 70,000
customers in 9/2000; SensCom will provide the service)
American Banker, v 165, n 139, p 10
July 21, 2000
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 279

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...45-year-olds."

First Tech's wireless offering will be a lot like its Internet banking site. It will allow **bill payments**, funds transfers, full **account histories**, and **connectivity from customers'** checking **accounts** to two discount brokers. "Our philosophy with home banking is, it shouldn't matter what platform you use," Mr. Sargent said. First Tech will not charge for the wireless or **bill payment** services. "By offering a free service, we will motivate people to use Internet connectivity rather than make a phone call..."

6/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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00815878 Supplier Number: 23320681 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Canny Scots reap rewards
(Bank of Scotland's profitability show the benefits of a decade's
investment in technology)
Retail Banker International, n 335, p 2